The Maryland Legal Services Corporation, established in 1982 by the Maryland General Assembly, is a nonprofit organization governed by a nine-member Board of Directors appointed by the Governor and confirmed by the Senate. MLSC distributes funds from the Interest on Lawyer Trust Accounts (IOLTA) program and other sources to nonprofit organizations for the provision of civil legal services to low-income Marylanders. MLSC currently provides funding to 36 nonprofit grantees throughout Maryland to ensure that eligible clients in all areas of the state have access to legal assistance.

Attorneys routinely receive client funds to be held in trust for future use. In the case of amounts that are small or to be held for a short time, attorneys must place these funds into Interest on Lawyer Trust Accounts (IOLTA). The generated interest is used by the Maryland Legal Services Corporation for grants to programs that provide civil legal services to low-income Marylanders.
At the start of fiscal year 2020, Maryland Legal Services Corporation awarded more than $22 million in grants, enthusiastically planning for our largest grant year ever. By the end of the fiscal year this past June, the full effects of the COVID-19 pandemic were upon us.

MLSC saw drastic slashes to our two largest funding sources. The Interest on Lawyer Trust Accounts (IOLTA) program is heavily dependent on interest rates, and the Federal Reserve cut the federal funds target rate to near 0%, echoing levels seen during the Great Recession. MLSC’s largest funding source is filing fee surcharges on certain court cases, and court closures and capacity reductions resulted in an extreme drop-off in court filings. At the same time, MLSC and our grantees knew the pandemic was both exacerbating existing civil legal problems and creating new ones.

In the face of incredible uncertainty, MLSC’s nonprofit grantees were quick to adapt to ensure low-income Marylanders could still receive the legal services they needed. They presented on social media, informing the public about their rights regarding housing, education, unemployment insurance and more. They added and expanded hotlines and partnered with food distribution sites to pass out fliers. They helped clients interpret government and court orders at the national, state and local levels, and fought against exploitation and abuse. We are incredibly thankful for our grantees’ work to safely serve those in need.

At its June 2020 meeting, the MLSC board of directors committed to spending from reserves to offer some stability to the legal services delivery system. But even with significant spending from reserves, the current situation necessitated grant reductions for fiscal year 2021, with overall MLSC funding decreasing by 9%. Further cuts would have been necessary if not for an October 2020 announcement from Maryland Attorney General Brian E. Frosh and Governor Larry Hogan that $11.7 million in state funds would be directed to MLSC to provide legal services to families facing eviction, housing security issues and other civil legal problems arising from the pandemic.

The impacts of the pandemic will be felt for years to come, and MLSC will continue to search for sustainable funding to shore up Maryland’s civil legal aid network. We greatly appreciate your support in ensuring access to justice for all Marylanders.
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**IN FISCAL YEAR 2020:**

MLSC made $22.1 million in operating, Judicare and special project grants to 37 nonprofits serving low-income Marylanders.

Our grantees closed 182,586 cases (down 11% from FY19 due to the COVID-19 pandemic), benefiting 238,554 people.

**TYPES OF CLOSED CASES**

- Family: 41%
- Housing: 17%
- Consumer/Finance: 15%
- Employment: 7%
- Juvenile/CINA: 4%
- Immigration: 4%
- Wills/Trusts/Powers of Attorney: 2%

**TYPES OF SERVICE**

- Document Preparation: 3%
- Brief Advice/Information or Referral: 76%
- Judicial Litigation: 10%
- Counseling: 8%
- Other*: 3%

*Administrative proceedings, negotiation and other appropriate remedies

**MLSC GRANTEES**

In June 2020, MLSC approved for the coming fiscal year $16,250,062 in unconditional operating and intern grant awards to 36 organizations. In addition, through a $1,550,000 grant from the Administrative Office of the Courts and other funds, MLSC approved funding in the amount of $1,900,000 for the continuation of the Judicare project, which pays reduced fees to private attorneys for contested family law representation. Also, MLSC awarded extension funding of $524,950 restricted for foreclosure prevention and $689,342 restricted for workforce legal services. MLSC awarded $846,848 for a third year of the extended representation project, promoting full attorney representation for clients in need. More information about the grant process, application deadline and current grants is available at www.mlsc.org.

- Allegany Law Foundation
- Asian Pacific American Legal Resource Center
- Ayuda
- Baltimore Bar Foundation
- Senior Legal Services
- CASA de Maryland
- Catholic Charities of Baltimore
- Catholic Charities of the Archdiocese of Washington
- Citizens Assisting and Sheltering the Abused (CASA)
- Community Law Center
- Community Legal Services of Prince George’s County
- Disability Rights Maryland
- FreeState Justice
- Harford County Bar Foundation
- Hearty House
- Homeless Persons Representation Project
- HopeWorks of Howard County
- House of Ruth Maryland
- Life Crisis Center
- Maryland Crime Victims’ Resource Center
- Maryland Legal Aid
- Maryland Public Interest Law Project
- Maryland Volunteer Lawyers Service
- Mid-Shore Council on Family Violence
- Mid-Shore Pro Bono
- Montgomery County Bar Foundation
- Pro Bono Resource Center
- Public Justice Center
- St. Ambrose Housing Aid Center
- Sexual Assault Legal Institute
- Sexual Assault/Spouse Abuse Resource Center (SARC)
- Southern Maryland Center for Family Advocacy
- Tahirih Justice Center
- University of Baltimore Students for Public Interest
- University of Maryland Carey School of Law Medical-Legal Partnership Clinic
- Whitman-Walker Health
- Women’s Law Center

**IOLTA HONOR ROLL**

- BCT - Bank of Charles Town
- Blue Ridge Bank
- Carroll Community Bank
- CFG Bank
- Congressional Bank
- FCB Bank, A Division of ACNB Bank
- First Shore Federal Savings & Loan Association
- Homewood Federal Savings Bank
- Industrial Bank
- MainStreet Bank
- NWSB Bank, A Division of ACNB Bank
- Standard Bank, PaSB
- Wells Fargo & Company

When a Washington County woman was informed that there was a possibility that her abusive spouse could be released from jail due to COVID-19, she became very afraid for herself and her infant son. A staff attorney from CASA Inc. represented the woman in her protective order hearings, switching between in-person and telephone hearings as the courts closed due to the pandemic. CASA helped her obtain a protective order, as well as a divorce and custody of her son, helping her feel safe in an uncertain time.
MLSC made $22.1 million in operating, Judicare and special project grants to 37 nonprofits serving low-income Marylanders.

Our grantees closed 182,586 cases (down 11% from FY19 due to the COVID-19 pandemic), benefiting 238,554 people.

MLSC grantees closed cases in all 24 Maryland jurisdictions.

Nearly 3,400 attorneys donated more than 88,500 hours of service.

Legal aid providers helped clients obtain more than $20 million in economic awards and avoid nearly $16 million in costs for issues such as child support, consumer judgments and discharged debts.

**IN FISCAL YEAR 2020:**

In June 2020, MLSC approved for the coming fiscal year $16,250,062 in unconditional operating and intern grant awards to 36 organizations. In addition, through a $1,550,000 grant from the Administrative Office of the Courts and other funds, MLSC approved funding in the amount of $1,900,000 for the continuation of the Judicare project, which pays reduced fees to private attorneys for contested family law representation. Also, MLSC awarded extension funding of $524,950 restricted for foreclosure prevention and $689,342 restricted for workforce legal services. MLSC awarded $846,848 for a third year of the extended representation project, promoting full attorney representation for clients in need. More information about the grant process, application deadline and current grants is available at www.mlsc.org.

**IOLTA HONOR ROLL**

- BCT - Bank of Charles Town
- Blue Ridge Bank
- Carroll Community Bank
- CFG Bank
- Congressional Bank
- FCB Bank, A Division of ACNB Bank
- First Shore Federal Savings & Loan Association
- Homewood Federal Savings Bank
- Industrial Bank
- MainStreet Bank
- NWSB Bank, A Division of ACNB Bank
- Standard Bank, PaSB
- Wells Fargo & Company
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- Ayuda
- Baltimore Bar Foundation
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MLSC REVENUE

MLSC revenue for grants is primarily generated from the MLSC Fund, which is composed of three special funding sources:

- Interest on Lawyer Trust Accounts (IOLTA) held by Maryland-licensed lawyers
- A surcharge on certain Circuit and District Court filing fees
- $2,000,000 from the Abandoned Property Fund

The MLSC Fund Appropriation is set in the State’s budget each year based on projected revenues. The appropriation sets an upper limit on the amount that can be spent but does not guarantee the Fund will receive the full amount. MLSC receives the amount actually collected in the Fund, up to the appropriation limit.

SUMMARIZED FINANCIAL INFORMATION

<table>
<thead>
<tr>
<th>Statement of Net Position</th>
<th>For the Year Ended June 30, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Revenues</td>
<td>$22,998,095</td>
</tr>
<tr>
<td>Program Expenses - Legal Assistance</td>
<td>$2,998,095</td>
</tr>
</tbody>
</table>

| Other Revenues    | 27,150                        |
| Investment Income, Net | 75,684                   |
| Other Revenues    | 27,050                        |
| Total General Revenues | 22,716,829                |
| Decrease in Net Position | (281,266)                |
| Net Position at Beginning of Year | 11,907,362              |
| Net Position at End of Year | $11,626,096               |

<table>
<thead>
<tr>
<th>Statement of Activities</th>
<th>For the Year Ended June 30, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>12,413,282</td>
</tr>
<tr>
<td>Due from State of Maryland</td>
<td>846,957</td>
</tr>
<tr>
<td>Receivable, IOLTA Receipts</td>
<td>27,623</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>20,226</td>
</tr>
<tr>
<td>Capital Assets - Net of Accumulated Depreciation</td>
<td>39,331</td>
</tr>
<tr>
<td>Other Assets</td>
<td>174,520</td>
</tr>
<tr>
<td>Total Assets</td>
<td>12,413,282</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>878,386</td>
</tr>
<tr>
<td>Net Position</td>
<td>11,626,096</td>
</tr>
<tr>
<td>Net Investment in Capital Assets</td>
<td>39,331</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>10,017,942</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>1,568,823</td>
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When the pandemic hit, the Women’s Law Center expanded the hours of their Employment Law Hotline to meet growing demand. An essential worker from Wicomico County called for advice regarding the possibility her employer would lay her off and require her to re-apply for her job at a reduced rate of pay. The volunteer attorney working the hotline conducted extra research on the topic, ensuring the employee had as much information as possible when making decisions about her job.

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- Richard Bloch
- Justin Browne
- Kenneth Carretta
- Albert Charilla
- Steven Crabb
- Martin Cunniff
- DLA Piper LLP
- Madelene Dobbins
- Renee Dopplick
- Gabriel Eber
- Alicia Edmunds
- Earl Lowe
- Virginia Evans
- Sanford Friedman
- Hon. Brian Frosh
- Donnell Fullerton
- James Gerard
- Richard Granat
- Alexander Haas
- Elizabeth Harris
- Phyllis Hildeth
- Catherine Hill
- Jennifer Holz
- Jonathan Hoover
- Felix Irwin
- Sorella Jacobs
- Robert Kengle
- Carolyn Kurtz
- Morgan Lakey
- Sharon Lee
- Stephen Lee
- Lerch, Early & Brewer
- Donald Logan
- MacBaine Family Charitable Fund
- Andrew MacDonald
- Earl MacFarlane
- June Marshall
- Cathryn Martin
- Elizabeth McKennon
- Charlotte Gift Fund
- Margaret Ann Nolan
- Anne Noto
- Jumoke Oladapo
- Steven Potter
- Carolyn Quattrocki
- Hon. Martha Rasin
- Marc Rindner
- Jill Robinson
- Shelley Sadowsky
- Steve Schwartz
- Gregory & Barbara Sears
- Deb Seltzer
- Mark Simonowith
- Andrea Solan
- Angela Tang
- Karen Underwood
- Olivia Wein
- Brian Yeh
- Zuckerman Spade LLP

MLSC STAFF

Susan M. Ertichman, Esq., Executive Director
Kaa Andam, IOLTA Compliance Manager
Debra A. Thomas, Esq., Baltimore Co., Law Offices of Debra A. Thomas, P.C.
Deb Seltzer, Deputy Director

Sorella Jacobs, Program Coordinator
Alicia Edmunds, Program Assistant
Eleanor Goldstein, Program Assistant

MLSC BOARD

M. Natalie McSherry, Esq., Chair
Baltimore City
Hon. Sidney A. Butcher
Anne Arundel County
District Court of Maryland, Anne Arundel County

Cory Lee Robey, Treasurer
Carroll County
Hon. Martha F. Rasin
District Court of Maryland (Retired)

Violet M. Apple
Baltimore City
Girl Scouts of Central Maryland
Christina R. Garcia*
Prince George’s County
C.G. LLC

*MLSC is grateful to outgoing board members Christina Garcia (2014-2020) and Hon. Mark Scurti (2012-2020).

A renter contacted Community Legal Services of Prince George’s County concerned about late fees that she was being charged. The client lost her job due to COVID-19 and could barely afford to pay her rent. Fortunately, CLS was aware of new county legislation that prohibited landlords from increasing rent or charging late fees during the pandemic state of emergency. CLS advised the client that the landlord was required to inform the tenant in writing to disregard the late fee charges. The tenant was provided a copy of the bill to give to her landlord and referred to additional rent assistance resources. The client was extremely relieved and was comforted to know that help was available.
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<tbody>
<tr>
<td>Assets</td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$3,632,538</td>
</tr>
<tr>
<td>Investments</td>
<td>7,441,486</td>
</tr>
<tr>
<td>Receivable, IOLTA Receipts</td>
<td>258,424</td>
</tr>
<tr>
<td>Due from State of Maryland</td>
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</tr>
<tr>
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<td>12,413,282</td>
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<tr>
<td>Liabilities</td>
<td></td>
</tr>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>252,312</td>
</tr>
<tr>
<td>Due to State of Maryland</td>
<td>258,474</td>
</tr>
<tr>
<td>Deferred Rent</td>
<td>27,623</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>143,667</td>
</tr>
<tr>
<td>Long-Term Debt</td>
<td>105,310</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>78,786</td>
</tr>
<tr>
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**Statement of Activities**

For the Year Ended June 30, 2020

| Program Expenses - Legal Assistance | $22,998,095 |
| General Revenues                   |             |
| State of Maryland Appropriations - Legal Assistance | 21,202,415 |
| Legal Assistance                    |             |
| Judicare Program                    | 1,401,272   |
| Contributions                       | 10,578      |
| Investment Income, Net              | 75,684      |
| Other Revenues                      | 27,623      |
| Total General Revenues              | 22,716,829  |
| Decrease in Net Position            | (281,266)   |
| Net Position at Beginning of Year   | 11,907,362  |
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**Note**

This report is a summary of the financial statements incorporated in the annual audit report issued by Gross, Mendelsohn & Associates, PA, for the year ended June 30, 2020. The complete financial statements and notes are available upon request from MLSC.

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- Phyllis Hildreth
- Catherine Hill
- Jennifer Holz
- Jonathan Hoover
- Felix Irwin
- Sorella Jacobs
- Robert Kengele
- Carolyn Kurtz
- Morgan Lakey
- Sharon Lee
- Stephen Lee
- Lerch, Early & Brewer
- Donald Logan
- MacBlaine Family Charitable Fund
- Andrew MacDonald
- Earl MacFarlane
- June Marshall
- Cathryn Martin
- Elizabeth McKennon
- Charitable Gift Fund
- Margaret Ann Nolan
- Anne Noto
- Jumoke Oladapo
- Steven Potter
- Carolyn Quatrrocki
- Hon. Martha Rasin
- Marc Rindner
- Jill Robinson
- Shelley Sadowsky
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- Zuckerman Spaeder LLP

When the pandemic hit, the Women’s Law Center expanded the hours of their Employment Law Hotline to meet growing demand. An essential worker from Wicomico County called for advice regarding the possibility her employer would lay her off and require her to re-apply for her job at a reduced rate of pay. The volunteer attorney working the hotline conducted extra research on the topic, ensuring the employee had as much information as possible when making decisions about her job. A renter contacted Community Legal Services of Prince George’s County concerned about late fees that she was being charged. The client lost her job due to COVID-19 and could barely afford to pay her rent. Fortunately, CLS was aware of new county legislation that prohibited landlords from increasing rent or charging late fees during the pandemic state of emergency. CLS advised the client that the landlord was required to inform the tenant in writing to disregard the late fee charges. The tenant was provided a copy of the bill to give to her landlord and referred to additional rent assistance resources. The client was extremely relieved and was comforted to know that help was available.
The Maryland Legal Services Corporation, established in 1982 by the Maryland General Assembly, is a nonprofit organization governed by a nine-member Board of Directors appointed by the Governor and confirmed by the Senate. MLSC distributes funds from the Interest on Lawyer Trust Accounts (IOLTA) program and other sources to nonprofit organizations for the provision of civil legal services to low-income Marylanders. MLSC currently provides funding to 36 nonprofit grantees throughout Maryland to ensure that eligible clients in all areas of the state have access to legal assistance.

Attorneys routinely receive client funds to be held in trust for future use. In the case of amounts that are small or to be held for a short time, attorneys must place these funds into Interest on Lawyer Trust Accounts (IOLTA). The generated interest is used by the Maryland Legal Services Corporation for grants to programs that provide civil legal services to low-income Marylanders.